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Group 2100

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
GARRISON et al. : Group Art Unit: 2163
:
Serial No.08/994,047 :
:
: Examiner: Robinson-Boyce
Filed: December 19, 1997 :
:
For: AN ELECTRONIC BILL PAYMENT SYSTEM WITH MERCHANT
IDENTIFICATION

Honorable Assistant
Commissioner
for Patents
Washington, DC 20231

I hereby certify that this paper or fee is
being deposited with the U.S. Postal Service
as First Class Mail addressed to Assistant
Commissioner for Patents, Washington, D.C.
20231

on

July 24, 2001
H. V. Decker

Signature

Sir:

Transmitted herewith is an Amendment in the above-identified application.
[X] No additional fee is required.
[] Also attached:

fee has been calculated as shown below:

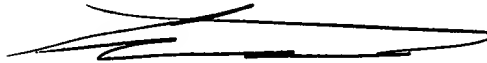
	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	27	27	0	x \$18 =	\$0
Independent Claims	5	5	0	x \$80 =	\$0
Petition for Extension of Time for---- month					\$0
TOTAL FEE DUE					\$0

[] A check in the amount of \$_____ is attached

[X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 12-0429, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

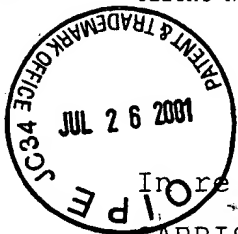
Respectfully submitted,

LALOS & KEEGAN



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Date: July 24, 2001



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#19/B
8-1-01
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AMENDMENT

Honorable Assistant
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Washington, DC 20231

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the Assistant Commissioner for Patents,
Washington, D.C. 20231

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Signature

July 24, 2001
Gwa Defel

Sir:

This paper is submitted in response to the Official Action
dated May 4, 2001, the time for response to which is up to and
including August 4, 2001. Please amend the above referenced
application as follows:

IN THE CLAIMS

Please amend claims 14, 18 and 20 as follows:

14. (Twice Amended) The automated remittance processor of claim
11 wherein:

B1 Sub
CS